

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
James R. DeFrancesco et al.

Application No.: 10/702,568

Confirmation No.: 8714

Filed: November 6, 2003

Art Unit: 3692

For: Automated Credit Application System

Examiner: N. B. Nguyen

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed more than three months after the U.S. filing date, OR more than three months after the date of entry of the national stage of a PCT application, AND after the mailing date of the first Office Action on the merits, whichever occurs first, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicants have not submitted copies of U.S. patents and U.S. patent applications. Applicants submit herewith copies of foreign patents and non-patent literature in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that this Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Additionally, Applicants hereby apprise the Examiner of the following patents and patent applications, including the contents of the file wrappers, the claims, and any Office Actions issued therein, and any Notices of Allowance issued therefore:

- 1) U.S. Patent No. 5,878,403, issued 3/2/99, *by DeFrancesco et al.* (Attorney Docket No. DLT-001NP), the Office Action mailed 3/30/98, and the Notice of Allowance mailed 6/23/98;
- 2) U.S. Patent No. 6,587,841, issued 7/1/03, *by DeFrancesco et al.* (Attorney Docket No. DLT-001NP2), the Office Action mailed 9/26/01, and the Notice of Allowance mailed 12/12/03;
- 3) U.S. Patent Application No. 10/441,534, filed 5/20/03, *by DeFrancesco et al.* (Attorney Docket No. DLT-001DIV), the Office Action mailed 6/7/07;
- 4) U.S. Patent Application No. 10/649,397, filed 8/27/03, *by DeFrancesco et al.* (Attorney Docket No. DLT-001DIV1), the Office Action mailed 1/10/08;
- 5) U.S. Patent Application No. 10/650,389, filed 8/28/03, *by DeFrancesco et al.* (Attorney Docket No. DLT-001DIV2), the Office Action mailed 10/3/07;
- 6) U.S. Patent Application No. 10/650,389, filed 8/28/03, *by DeFrancesco et al.* (Attorney Docket No. DLT-001DIV3), the Office Action mailed 12/19/07;

- 7) U.S. Patent No. 7,181,427, issued 2/20/07, by *DeFrancesco et al.* (Attorney Docket No. DLT-002NP), the Office Actions mailed 1/19/00, 12/20/00, 6/6/01, 12/21/01, 9/25/02, 3/19/03, 2/1/05, and 8/1/05, and the Notice of Allowance mailed 11/15/06;
- 8) U.S. Patent Application No. 11/648943, filed 1/3/07, by *DeFrancesco et al.* (Attorney Docket No. DLT-002C1);
- 9) U.S. Patent Application No. 09/247,222, filed 2/10/99, by *Sinclair* (Attorney Docket No. DLT-003), the Office Actions mailed 1/28/00, 4/21/00, 8/2/00, 9/8/06, 6/5/07, and 2/25/08;
- 10) U.S. Patent No. 6,208,979, issued 3/27/01, by *Sinclair* (Attorney Docket No. DLT-003C1), the Office Action mailed 4/18/00, and the Notice of Allowance mailed 8/14/00; and
- 11) U.S. Patent Application No. 10/559,066, filed 5/3/06, by *Kennedy et al.* (Attorney Docket No. DLT-004), the Office Action mailed 7/2/07.

Please charge our Deposit Account No. 07-1700 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith to our Deposit Account No. 07-1700, under Order No. DLT-002DIV.

Dated: May 5, 2008

Respectfully submitted,

/Robert S. Blasi/

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